

Exhibit J

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

09/23/09

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090
Property Address 5153 SOUTH UKRAINE STREET
AURORA CO 80015

Dear MICHAEL A KARMAZYN
KRISTIN E KARMAZYN

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosed please find official check number 6365504983 in the amount of \$1,530.00. These
funds do not represent the full amount due to reinstate your account at this time.

Your account has been transferred to our attorney to begin foreclosure proceedings. Additional
fees and costs have incurred. If it is your intent to reinstate your account in full, please contact
the attorney below for the reinstatement amounts. Only the correct amount in the form of
certified funds will be acceptable.

CMS Legal Service DBA Castle,
999 18th Street
DENVER CO 80202
303-865-1400

If you cannot afford to reinstate your mortgage, there may be alternatives available to help you
avoid foreclosure. Contact the Loss Mitigation Department at GMAC Mortgage, LLC
immediately at 800-850-4622 to discuss these options.

Foreclosure Department
Loan Servicing

7:53